

From: Randy Dodson <radodson2@twlakes.net> on 09/16/2004 04:21:54 PM

Subject: EGRPRA

1. REG Z – The 3 day recession period for closing on home mortgages should be eliminated. We have estimated that on 2 withdrawals from loan have been processed at our bank during the past 5 years. This is burdensome for borrowers.
2. Financial Privacy – We believe that the annual notice is a waste of postage and undue expense on banks. This rule should be changed to new accounts or when conditions require a disclosure.
3. BSA – The \$10,000.00 limit for CTR's should be raised to reflect value of money. This rule is outdated.

Thank you for reviewing. Randy Dodson, Union Bank & Trust Company
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